Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 1 of 73

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your	rite the name that is on our government-issued cture identification (for cample, your driver's	Rolando First name	First name
		ise or passport).	Middle name	Middle name
	iden	g your picture tification to your ting with the trustee.	Medina Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer utification number	xxx-xx-0393	

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 2 of 73

Case number (if known)

Debtor 1 Rolando Medina

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s)			
		EINs	EINs			
5.	Where you live	594 Calhoun Avenue Calumet City, IL 60409	If Debtor 2 lives at a different address:			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 3 of 73

Case number (if known) Debtor 1 Rolando Medina

Par	Tell the Court About	Your B	ankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are				of each, see Notice Required by f page 1 and check the appropria	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy te box.	
	choosing to file under	■ Chapter 7					
		□ с	hapter 11				
		□ CI	hapter 12				
		□ CI	hapter 13				
			·				
8.	How you will pay the fee		about how yo	u may pay. Typ attorney is subi	pically, if you are paying the fee y	ck with the clerk's office in your local court for more details ourself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with	
					tallments. If you choose this optite (Official Form 103A).	on, sign and attach the Application for Individuals to Pay	
			but is not requapplies to you	uired to, waive y ur family size ar	your fee, and may do so only if yond you are unable to pay the fee i	on only if you are filing for Chapter 7. By law, a judge may, bur income is less than 150% of the official poverty line that in installments). If you choose this option, you must fill out cial Form 103B) and file it with your petition.	
9.	Have you filed for bankruptcy within the	■ No).				
	last 8 years?	☐ Ye	:S.				
			District	-	When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy	■ No)				
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	S.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your	□ No	Go to li	ne 12.			
	residence?	■ Ye	es. Has yo	ur landlord obta	ained an eviction judgment again	st you and do you want to stay in your residence?	
		. •	■	No. Go to line	12.		
				Yes. Fill out In bankruptcy per		Judgment Against You (Form 101A) and file it with this	

Debtor 1 Rolando Medina Document Page 4 of 73 Case number (if known)

Par	Report About Any Bu	sinesses	You Owr	n as a Sole Propriet	or		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	oer, Street, City, Stat	e & ZIP Code		
	it to this petition.		Chec	k the appropriate bo	x to describe your business:		
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))		
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))		
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	rare filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate lines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of the statement, and federal income tax return or if any of these documents do not exist, follow the procedure U.S.C. 1116(1)(B).					
	For a definition of small	No.	I am i	not filing under Chap	iter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am f	filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Par	t 4: Report if You Own or	Have Any	Hazardo	ous Property or An	y Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?			
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?			
					Number, Street, City, State & Zip Code		

Debtor 1 Rolando Medina Document Page 5 of 73 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 6 of 73

Debi	Kolando Medina				Case numbe		
Part	6: Answer These Quest	ions for Repo	rting Purposes				
	What kind of debts do you have?		e your debts primarily cons lividual primarily for a person			ned in 11 U.S.C. § 101(8) as "incurred by an	
			No. Go to line 16b.				
			Yes. Go to line 17.				
			No. Go to line 16c.				
			Yes. Go to line 17.		ts? Business debts are debts that you incurred to obtain rough the operation of the business or investment. Into consumer debts or business debts Is. Its. Its		
		16c. Sta	ate the type of debts you owe	e that are not consu	mer debts or busines	s debts	
17.	Are you filing under Chapter 7?	□ No. la	m not filing under Chapter 7.	Go to line 18.			
	Do you estimate that after any exempt property is excluded and	 Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative experience paid that funds will be available to distribute to unsecured creditors? No Yes 		erty is excluded and administrative expenses			
	administrative expenses are paid that funds will		No	7. marily business debts? Business debts are debts that you incurred to obtain so or investment or through the operation of the business or investment. Sc. 7. buts you owe that are not consumer debts or business debts Chapter 7. Go to line 18. apter 7. Do you estimate that after any exempt property is excluded and administrative expenses will be available to distribute to unsecured creditors? 1,000-5,000			
	be available for distribution to unsecured creditors?		Yes			exempt property is excluded and administrative expenses ed creditors? 25,001-50,000	
18.	How many Creditors do	1 -49		1 ,000-5,000)	1 25,001-50,000	
	you estimate that you owe?	50-99					
	••	□ 100-199 □ 200-999		☐ 10,001-25,0	000	☐ More than100,000	
19.	How much do you estimate your assets to		\$0 - \$50,000				
	be worth?	□ \$50,001 - \$100,000 □ \$100,001 - \$500,000					
		☐ \$100,001 ☐ \$500,001					
20.	How much do you estimate your liabilities		□ \$0 - \$50,000 -				
	to be?	■ \$50,001 · □ \$100,001					
		\$500,001		: : : :			
Part	7: Sign Below						
For	you	I have exami	ned this petition, and I declar	re under penalty of p	perjury that the inform	nation provided is true and correct.	
		If no attorney document, I	represents me and I did not have obtained and read the r	pay or agree to pay notice required by 1	someone who is not U.S.C. § 342(b).	t an attorney to help me fill out this	
		I request reli	ef in accordance with the cha	apter of title 11, Unite	ed States Code, spec	cified in this petition.	
		bankruptcy cand 3571.	ase can result in fines up to S				
		/s/ Rolando M Signature of	edina		Signature of Debtor	2	
		Executed on	December 19, 2016		Executed on MM	/ DD / YYYY	

Debtor 1 Rolando Medina Document Page 7 of 73 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Angela	Spalding	Date	December 19, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Angela Sp	alding		
	aw Center LLC		
	hicago Ave.		
	City, State & ZIP Code		
Contact phone	773-227-2218	Email address	info@spaldinglawcenter.com
6274242			
Bar number & St	ate		

	Docume	ent Page 8 of 73	
mation to identify your	case:		
Rolando Medina			
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
	Rolando Medina First Name First Name	Rolando Medina First Name Middle Name First Name Middle Name	Rolando Medina First Name Middle Name Last Name First Name Middle Name Last Name

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	11,865.75
	1c. Copy line 63, Total of all property on Schedule A/B	\$	11,865.75
Pa	t 2: Summarize Your Liabilities		
			abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	14,106.04
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	600.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	41,577.80
	Your total liabilities	\$	56,283.84
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,100.13
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,596.34
Pa	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	edules.
7.	■ Yes What kind of debt do you have?		
7.	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you■ Yes		

the court with your other schedules.

Official Form 106Sum

Summary of Yo

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

Page 9 of 73 Case number (if known) Debtor 1 Rolando Medina

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

4,023.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clai	im
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	600.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	600.00

Document Page 10 of 73 Fill in this information to identify your case and this filing: Debtor 1 Rolando Medina First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Chevrolet Who has an interest in the property? Check one 3.1 Make: the amount of any secured claims on Schedule D: Malibu Creditors Who Have Claims Secured by Property. ■ Debtor 1 only Model: 2008 Debtor 2 only Current value of the Current value of the 66000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another **Hybrid Sedan 4D** \$5,021.00 \$5,021.00 ☐ Check if this is community property (see instructions) Value based on Kelley Blue Book private party value good condition 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$5,021.00 pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

Page 11 of 73

Case number (if known) Document Debtor 1 Rolando Medina 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe..... \$150.00 miscellaneous household goods including: bedroom suite 7 Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... \$350.00 Electronics including: television, laptop, game system. 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$200.00 Clothing Apparel 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$700.00 for Part 3. Write that number here

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured

Case 16-39821

Doc 1

Filed 12/19/16

Entered 12/19/16 18:32:32

Desc Main

Page 12 of 73

Case number (if known) Debtor 1 Rolando Medina claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... Cash on hand \$20.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... Fifth Third Bank \$600.00 17.1. Checking **Tech Credit Union** \$150.00 17.2. Savings 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Institution name: Type of account: 401(k) **Fidelity Investments** \$5,374.75 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

Official Form 106A/B Schedule A/B: Property

page 3

		Case 16-39821	Doc 1		Entered 12/19	9/16 18:32:32	Desc Main		
De	ebtor 1	Rolando Medina		Document	Page 13 of 73 _C	case number (if known)			
25.	Trusts	, equitable or future intere	sts in prope	rty (other than anything	g listed in line 1), and	rights or powers exe	rcisable for your benefit		
	☐ Yes.	Give specific information a	bout them						
	 6. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them 								
27.	 7. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses In No. 								
		Give specific information a	bout them						
M	oney or	property owed to you?					Current value of the portion you own? Do not deduct secured claims or exemptions.		
28.		funds owed to you							
	□ No ■ Yes.	Give specific information at	oout them, inc	cluding whether you alrea	ady filed the returns and	d the tax years			
			No ta	ax refund expected			\$0.00		
				•		1	<u> </u>		
	Example No □ Yes.	Give specific information amounts someone owes yoles: Unpaid wages, disabilibenefits; unpaid loans	 rou ty insurance p	payments, disability bene					
	■ No □ Yes.	Give specific information	,						
31.		ets in insurance policies oles: Health, disability, or life	e insurance; h	nealth savings account (F	HSA); credit, homeowne	er's, or renter's insurar	nce		
		Name the insurance compa Com	any of each popany name:	olicy and list its value.	Beneficiary	y:	Surrender or refund value:		
32.	If you a some of	terest in property that is dare the beneficiary of a livin one has died. Give specific information				urrently entitled to rece	eive property because		
33.	Exam _l ■ No	s against third parties, who bles: Accidents, employmen				or payment			
34.		contingent and unliquidat	ed claims of	every nature, including	g counterclaims of the	edebtor and rights to	set off claims		
	☐ Yes.	Describe each claim							
35.	Any fir ■ No	nancial assets you did not	already list						

	Case 16-39821	Doc 1 Filed 12/19/1 Document	L6 Entered 1 Page 14 of	2/19/16 18:32:32 73	Desc Main
Debto	r 1 Rolando Medina			Case number (if known)	
	Yes. Give specific information				
		our entries from Part 4, includin			\$6,144.75
Part 5	Describe Any Business-Related	Property You Own or Have an Inter	est In. List any real est	ate in Part 1.	
37. Do	you own or have any legal or equit	table interest in any business-relate	ed property?		
	o. Go to Part 6.				
□ Y	es. Go to line 38.				
Part 6	Describe Any Farm- and Comme If you own or have an interest in fall	ercial Fishing-Related Property You rmland, list it in Part 1.	Own or Have an Intere	st In.	
46. D o	you own or have any legal or	equitable interest in any farm-	or commercial fishi	ng-related property?	
_	No. Go to Part 7.	,			
	Yes. Go to line 47.				
Part 7	Describe All Property You C	Own or Have an Interest in That You	Did Not List Above		
		ny kind you did not already list?	?		
	xamples: Season tickets, country	/ club membership			
Ц	Yes. Give specific information				
54	Add the dollar value of all of vo	our entries from Part 7. Write tha	at number here		\$0.00
J4. <i>F</i>	tad the donar value of all of yo	di chines nom i art i. write the	at number nere		Ψ0.00
Part 8	List the Totals of Each Part of	of this Form			
55. F	Part 1: Total real estate, line 2				\$0.00
56. F	Part 2: Total vehicles, line 5		\$5,021.00		
	Part 3: Total personal and hous	•	\$700.00		
	Part 4: Total financial assets, li		\$6,144.75		
	Part 5: Total business-related p	• •	\$0.00		
	Part 6: Total farm- and fishing-r	• • •	\$0.00		
61. F	Part 7: Total other property not	listed, line 54 +	\$0.00		
62. 1	otal personal property. Add lin	es 56 through 61	\$11,865.75	Copy personal property t	total \$11,865.75
63. 1	otal of all property on Schedu	le A/B. Add line 55 + line 62			\$11,865.75

Official Form 106A/B Schedule A/B: Property page 5

		I A A A A III III	111 1 1111. 1.7 (11 7.7
Fill in this infor	rmation to identify your	case:	
Debtor 1	Rolando Medina		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS
Case number			
(if known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
miscellaneous household goods including: bedroom suite	\$150.00		\$150.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Electronics including: television, laptop, game system.	\$350.00		\$350.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Clothing Apparel	\$200.00		\$200.00	735 ILCS 5/12-1001(a)
Line Holli Golledale PAD. 1111			100% of fair market value, up to any applicable statutory limit	
Cash on hand Line from Schedule A/B: 16.1	\$20.00		\$20.00	735 ILCS 5/12-1001(b)
Ellie Holli Golledale 742. 10.1			100% of fair market value, up to any applicable statutory limit	
Checking: Fifth Third Bank	\$600.00		\$600.00	735 ILCS 5/12-1001(b)
Line Ironi Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 16 of 73 Case number (if known)

value of the	Amount of the exemption you claim	Specific laws that allow exemption
value from (Check only one box for each exemption.	
\$150.00	\$150.00	735 ILCS 5/12-1001(b)
I	100% of fair market value, up to any applicable statutory limit	
55,374.75	\$5,374.75	735 ILCS 5/12-1006
	100% of fair market value, up to any applicable statutory limit	
	s filed on or after the date of adjustmer	•
	exemption within	exemption within 1,215 days before you filed this case

	Cas	e 16-39821	Doc 1	Filed 12/19/16 Document		ed 12/19/16 18:	32:32 Desc	Main
Fill i	n this informa	tion to identify you	ır case:		T FIGUR. 1	7 ()[7 5)		
Debt	or 1	Rolando Medina	a					
Dobt	0. 1	First Name		ddle Name	Last Name			
Debt (Spous	or 2 se if, filing)	First Name	Mid	ddle Name	Last Name			
Unite	ed States Bank	ruptcy Court for the:	NORTH	HERN DISTRICT OF ILL	LINOIS			
Case (if kno	e number						_	k if this is an nded filing
	cial Form nedule D		s Who I	Have Claims	Secure	d by Propert	y	12/15
s nee				ed people are filing togeth the entries, and attach it				
	,	ave claims secured by	y your prope	erty?				
	☐ No. Check the	nis box and submit t	his form to t	the court with your other	schedules.	ou have nothing else t	o report on this form.	
_	_	Il of the information		,		ŭ	·	
		Secured Claims	DOIOW.					
Part						Column A	Column B	Column C
for ea	ich claim. If mor	e than one creditor has	a particular	e secured claim, list the cre claim, list the other creditors ording to the creditor's nam	s in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	EZ Auto Sa	les	Describe t	he property that secures	the claim:	\$14,106.04	\$5,021.00	\$9,085.04
·	Creditor's Name	in	Value ba	evrolet Malibu 6600 Sedan 4D ased on Kelley Blue party value good col late you file, the claim is:	Book ndition			
	Joliet, IL 60		apply.	iont				
	*	ity, State & Zip Code	Unliquid					
			☐ Dispute					
Who	owes the debt	? Check one.		lien. Check all that apply.				
	ebtor 1 only ebtor 2 only		An agre	eement you made (such as n)	mortgage or se	ecured		
□ D	ebtor 1 and Debt	or 2 only	☐ Statutor	ry lien (such as tax lien, me	chanic's lien)			
_		debtors and another	☐ Judgme	ent lien from a lawsuit	_			
	heck if this clair ommunity debt		Other (i	ncluding a right to offset)	Purchase	Money Security		
Date	debt was incuri	November red 2016	Laa	t 4 digits of account num	her 0393			
-uic	work was miculi	VM EUIU	∟as	aigns or account fluill	NUI			

Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$14,106.04 \$14,106.04

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	Page	18 of	73				
Fill in this inform	nation to identify your case								
Debtor 1	Rolando Medina								
	First Name	Middle Name	Last Nam	e					
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Nam	e					
United States Ba	nkruptcy Court for the: NC	RTHERN DISTRICT OF ILL	LINOIS						
Case number _								if this is ar ed filing	1
Be as complete an	F: Creditors Who	t 1 for creditors with PRIORIT	Y claims a	nd Part 2 fo					r party to
Schedule G: Execu Schedule D: Credit	tracts or unexpired leases that of tory Contracts and Unexpired Lors Who Have Claims Secured trinuation Page to this page. If yother (if known).	Leases (Official Form 106G). D by Property. If more space is r	o not incl needed, co	ude any cre	editors with partially s t you need, fill it out, i	ecured clain number the e	ns that a entries ir	re listed in the boxes	on the
Part 1: List A	II of Your PRIORITY Unsecu	ured Claims							
1. Do any credito	ors have priority unsecured clai	ms against you?							
☐ No. Go to F	Part 2.								
Yes.									
identify what ty possible, list th	r priority unsecured claims. If a pe of claim it is. If a claim has bot e claims in alphabetical order acc than one creditor holds a particula	h priority and nonpriority amount ording to the creditor's name. If	ts, list that you have n	claim here a	and show both priority a	nd nonpriority	y amount	s. As much	as
(For an explana	ation of each type of claim, see th	e instructions for this form in the	instruction	booklet.)					
· '	,			ĺ	Total claim	Priority amount		Nonpriorit amount	ty
	upe I. Orozco	Last 4 digits of accoun	nt number		\$0.00		\$0.00		\$0.00
	editor's Name Highway 121	When was the debt in	curred?	2008		-			
Lewisv	ille, TX 75057 treet City State ZIp Code	As of the date you file	the claim	is: Check :	all that annly				
	d the debt? Check one.	Contingent	, the claim	io. Oncore	ан тас арргу				
■ Debtor 1 o	only	☐ Unliquidated							
Debtor 2 o	nnly	☐ Disputed							
	and Debtor 2 only	Type of PRIORITY uns	secured cl	aim:					
	ne of the debtors and another	■ Domestic support ob	oligations						
_	this claim is for a community d		Ü	VOLLOWE the	a government				
	subject to offset?	Claims for death or		•	•				
■ No	•	Other. Specify		, - ,-					
☐ Yes			btor is	current w	vith child suppor	t			

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 19 of 73

Debt	tor 1 Rolando Medina		Case n	umber (if know)			
2.2	Internal Revenue Service	Last 4 digits of account number	0393	\$600.00	\$600.00	\$0.00	
	Priority Creditor's Name					- 40.00	
	Centralized Insolvency	When was the debt incurred?	2015				
	Operations PO Box 7346						
	Philadelphia, PA 19101-7346						
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all	that apply			
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	ıim:				
	☐ At least one of the debtors and another	☐ Domestic support obligations					
	☐ Check if this claim is for a community debt	Taxes and certain other debts	ou owe the g	government			
	Is the claim subject to offset?	Claims for death or personal in	ury while you	were intoxicated			
	■ No	Other. Specify					
	Yes	IRS back t	axes				
Part	2: List All of Your NONPRIORITY Unsecu	red Claims					
	Oo any creditors have nonpriority unsecured claim						
	_						
	☐ No. You have nothing to report in this part. Submit	this form to the court with your other	scneaules.				
	Yes.						
	ist all of your nonpriority unsecured claims in the						
	insecured claim, list the creditor separately for each c han one creditor holds a particular claim, list the other						
	Part 2.	, , , , , , , , , , , , , , , , , , ,				g	
	1				Total clai	im	
4.1	Absolute Collections Corp	Last 4 digits of account numb	er <u>4716</u>			\$10,123.80	
	Nonpriority Creditor's Name PO Box 880306	When was the debt incurred?	Marc	h 17, 2016			
	San Diego, CA 92168	Which was the debt mounted.	Walt	11 17, 2010			
	Number Street City State Zlp Code	As of the date you file, the cla	im is: Check	all that apply			
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not					
	No	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts					
	— NO			nerican Credit			
		Accepta		nencan Creuit			
	_	Deficien	cy balanc	e on surrendered v	ehicle.		
	☐ Yes	Other. Specify 2006 Ca	dillac STS	3			

Entered 12/19/16 18:32:32 Case 16-39821 Doc 1 Filed 12/19/16 Desc Main Document

Page 20 of 73 Case number (if know) Debtor 1 Rolando Medina 4.2 \$0.00 **Absolute Collections Corp** Last 4 digits of account number 4716 Nonpriority Creditor's Name **PO Box 505** When was the debt incurred? March 17, 2016 **Linden, MI 48451** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes 4.3 **American Credit Acceptance** Last 4 digits of account number 1001 \$0.00 Nonpriority Creditor's Name Opened 1/01/15 Last Active 961 E Main St When was the debt incurred? 9/10/15 Spartanburg, SC 29302 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Automobile Other. Specify 4.4 **American Credit Acceptance LLC** 1001 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 204531 When was the debt incurred? June 2015 Dallas, TX 75320 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 21 of 73 Case number (if know)

Debtor 1 Rolando Medina 4.5 \$0.00 American Credit Acceptance, LLC Last 4 digits of account number 1001 Nonpriority Creditor's Name PO Box 1899 When was the debt incurred? June 2015 Spartanburg, SC 29302 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes 4.6 American Credit Acceptance, LLC Last 4 digits of account number 1001 \$0.00 Nonpriority Creditor's Name 961 E. Main Street When was the debt incurred? June 2015 2nd floor Spartanburg, SC 29302 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice Only** Other. Specify \$600.00 4.7 American Web Loan Last 4 digits of account number 1767 Nonpriority Creditor's Name 2128 N. 14th Street When was the debt incurred? January 19, 2015 Suite 1 #130 Ponca City, OK 74601 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Payday Loan ☐ Yes

Entered 12/19/16 18:32:32 Case 16-39821 Doc 1 Filed 12/19/16 Desc Main Document

Page 22 of 73 Case number (if know) Debtor 1 Rolando Medina 4.8 \$0.00 Arnold Scott Harris P.C. Last 4 digits of account number 6429 Nonpriority Creditor's Name PO Box 5625 When was the debt incurred? January 27, 2016 Chicago, IL 60680 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes 4.9 Arnold Scott Harris, P.C. Last 4 digits of account number 6429 \$1,664.70 Nonpriority Creditor's Name 111 West Jackson Blvd. Suite 600 When was the debt incurred? January 27, 2016 Chicago, IL 60604 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection for Illinois Tollway Authority ☐ Yes 4.1 At&T Mobility 0393 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name **Processing Center** When was the debt incurred? 2014 P.O Box 55126 Boston, MA 02205 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 23 of 73 Case number (if know)

Debtor 1 Rolando Medina 4.1 C.U Recovery, Inc. 1211 \$1,562.21 Last 4 digits of account number Nonpriority Creditor's Name 26263 Forest Blvd. When was the debt incurred? February 2015 Wyoming, MN 55092 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Consumer Debt 4.1 **Calumet City Fire Department** 6544 \$714.70 Last 4 digits of account number Nonpriority Creditor's Name PO Box 457 When was the debt incurred? 2016 Wheeling, IL 60090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Consumer Debt ☐ Yes 4.1 Cbe Group 4830 \$689.08 Last 4 digits of account number Nonpriority Creditor's Name 1309 Technology Pkwy When was the debt incurred? 2014 Cedar Falls, IA 50613 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection for At&t Mobility ☐ Yes

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 24 of 73
Case number (if know)

Debtor	1 Rolando Medina		Case number (if know)			
4.1	CBE Group	Last 4 digits of account number	4830	\$0.00		
4	Nonpriority Creditor's Name P.O Box 2635	When was the debt incurred?	2014	7000		
	Waterloo, IA 50704	_				
	Number Street City State Zlp Code	As of the date you file, the claim is	: Check all that apply			
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separa report as priority claims	ation agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	plans, and other similar debts			
	☐ Yes	Other. Specify Notice Only	· 			
4.1	Central Credit Services LLC	Last 4 digits of account number	08XO	\$497.74		
J	Nonpriority Creditor's Name			•		
	PO Box 1850	When was the debt incurred?	April 12, 2016			
	Saint Charles, MO 63302 Number Street City State Zlp Code					
	Who incurred the debt? Check one.	As of the date you file, the claim is	: Cneck all that apply			
	Debtor 1 only	Continuent				
		☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	oloim.			
	At least one of the debtors and another	Student loans	ciaiii.			
	☐ Check if this claim is for a community debt	_				
	Is the claim subject to offset?	report as priority claims	ation agreement or divorce that you did not			
	No	Debts to pension or profit-sharing				
	Yes	Other. Specify Collection for				
4.1	Central Credit Services LLC	Last 4 digits of account number	08XO	\$0.00		
6	Nonpriority Creditor's Name			40.00		
	Dept 673	When was the debt incurred?	April 12, 2016			
	PO Box 4115					
	Concord, CA 94524 Number Street City State Zlp Code	As of the date you file, the claim is	: Check all that apply			
	Who incurred the debt? Check one.		onook all that apply			
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	Check if this claim is for a community	☐ Student loans				
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims	and the state of t			
	■ No	Debts to pension or profit-sharing	plans, and other similar debts			
	Yes	■ Other. Specify Notice Only				

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 25 of 73

1 Rolando Medina		Case number (if know)	
Chex Systems, Inc.	Last 4 digits of account number	0393	\$0.00
Nonpriority Creditor's Name 7805 Hudson Road, Suite 100 Woodbury, MN 55125	When was the debt incurred?		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	Other. Specify Notice Onl	у	
Community Healthcare System	Last 4 digits of account number	9843	\$4,669.00
Nonpriority Creditor's Name PO Box 3604 Munster, IN 46321	When was the debt incurred?	April 2016	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	■ Other. Specify Medical De	ebt	
Credit Management, LP	Last 4 digits of account number	1763	\$148.00
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 118288	When was the debt incurred?	Opened 7/01/15 Last Active 3/01/15	
Carrolton, TX 75011 Number Street City State Zlp Code	As of the date you file, the claim	in Charle all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim	із. Спеск ан тас арріу	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	■ Other. Specify Collection	for Wow Harvey	

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 26 of 73
Case number (if know)

Debtor 1 Rolando Medina 4.2 **Du Trac Community Credit** 1845 \$1,652.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 3465 Asbury Road When was the debt incurred? 2008 Dubuque, IA 52002 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Deficiency balance for repoed vehicle: ☐ Yes Other. Specify 2002 Saturn L2 4.2 First Premier \$0.00 5934 Last 4 digits of account number Nonpriority Creditor's Name Opened 7/01/13 Last Active 601 S Minneapolis Ave When was the debt incurred? 1/05/15 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes 4.2 **First Premier** 6682 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 9/01/14 Last Active 601 S Minneapolis Ave When was the debt incurred? 2/01/15 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Notice Only

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 27 of 73
Case number (if know)

Noiando Medina		- Case Harrison (ii kilon)			
Franciscan Alliance	Last 4 digits of account number	5984	\$166.00		
28044 Network Place	When was the debt incurred?	January 2016			
Chicago, IL 60673 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
Debtor 1 only	☐ Contingent				
☐ Debtor 2 only	☐ Unliquidated				
☐ Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
☐ Check if this claim is for a community	☐ Student loans				
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
Yes	Other. Specify Medical De	bt			
Franciscan Alliance	Last 4 digits of account number	2252	\$772.99		
Nonpriority Creditor's Name 28044 Network Place	When was the debt incurred?	April 2016			
	As of the date you file, the claim	is: Check all that apply			
Who incurred the debt? Check one.	,	Chook an that apply			
■ Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
Debtor 1 and Debtor 2 only	<u> </u>				
☐ At least one of the debtors and another	•	d claim:			
	☐ Student loans				
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
Yes	Other. Specify Medical De	bt			
Grahowski Law Center I I C	Last A digits of account number	2396	\$3.609.59		
Nonpriority Creditor's Name			ψο,σσσ.σσ		
1400 E. Lake Cook Road	When was the debt incurred?	September 2014			
	As of the date you file the claim	As of the data was file the plains in Oharl all that are h			
•	As of the date you me, the claim	s. Check all that apply			
_	Contingent				
_	-				
-	`				
·	•	d claim:			
	☐ Student loans				
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
☐ Yes	Other Specific Collection	for Wakenight & Associates PC			
	Nonpriority Creditor's Name 28044 Network Place Chicago, IL 60673 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes Franciscan Alliance Nonpriority Creditor's Name 28044 Network Place Chicago, IL 60673 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes Grabowski Law Center LLC Nonpriority Creditor's Name 1400 E. Lake Cook Road Buffalo Grove, IL 60089 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 colons Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Lake Cook Road Buffalo Grove, IL 60089 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No	Franciscan Alliance Nonpriority Creditor's Name 28044 Network Place Chicago, IL 60673 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Sumper Street City State Zlp Code Who incurred the debtors and another Chicago, IL 60673 Number Street City State Zlp Code Who incurred the debtors and another Chicago, IL 60673 Number Street City State Zlp Code Who incurred the debtors and another Check if this claim is for a community debt Is the claim subject to offset? Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 onlogon Number Street City State Zlp Code Who incurred the debtors and another Check if this claim is for a community debt State Call State Check one. Debtor 1 onlogon Number Street City State Zlp Code Who incurred the debtors and another Debtor 1 and Debtor 2 only Debtor 1 only Debt	Section Sect		

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 28 of 73
Case number (if know)

Debtor 1 Rolando Medina 4.2 **H&R Accounts** 9468 \$171.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 7017 John Deere Pkwy When was the debt incurred? August 2013 Moline, IL 61265 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Collections for Medical Genesis Health ☐ Yes Other. Specify Group 4.2 0393 \$0.00 Illinois tollway Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave. Downers Grove, IL 60515 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice Only** Other. Specify Madd Recovery Inc dba Bulldong 4.2 4115 \$40.00 8 Rece Last 4 digits of account number Nonpriority Creditor's Name 21760 E. Lincoln Hvwv When was the debt incurred? **July 2015** Chicago Heights, IL 60411 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Consumer Debt ☐ Yes

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 29 of 73
Case number (if know)

- Rolando Medina			
Medical-Genesis Health Group	Last 4 digits of account number	0393	\$0.00
1227 E. Rusholme Street	When was the debt incurred?		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only			
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Notice Only	<u> </u>	
Millennium Credit Consultants	Last 4 digits of account number	9956	\$710.61
PO Box 18160	When was the debt incurred?	August 2015	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another		d claim:	
☐ Check if this claim is for a community			
		ration agreement or divorce that you did not	
•		g plans, and other similar debts	
Yes			
_	Last 4 digits of account number	0384	\$0.00
	When was the debt incurred?	May 2016	
Lombard, IL 60148	_		
	As of the date you file, the claim i	s: Check all that apply	
_	_		
_	-		
	`		
	Disputed	d alatan	
	<u></u>		
Is the claim subject to offset?	report as priority claims	iration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
□Yes	■ Other. Specify Notice Only	/	
	Medical-Genesis Health Group Nonpriority Creditor's Name 1227 E. Rusholme Street Davenport, IA 52803 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes Millennium Credit Consultants Nonpriority Creditor's Name PO Box 18160 Saint Paul, MN 55118 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes Mira Med Revenue Group Nonpriority Creditor's Name 991 Oak Creek Drive Lombard, IL 60148 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Check if this claim is for a community debt Is the claim subject to offset? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Check if this claim is for a community debt Is the claim subject to offset? No	Medical-Genesis Health Group Nonpriority Creditor's Name 1227 E. Rusholme Street Davenport, IA 52803 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Check if this claim is for a community debt Is the claim subject to offset? Nonpriority Creditor's Name PO Box 18160 Saint Paul, MN 55118 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Check if this claim is for a community debt Is the claim subject to offset? Nonpriority Creditor's Name PO Box 18160 Saint Paul, MN 55118 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Check if this claim is for a community debt Is the claim subject to offset? No Check if this claim is for a community debt Is the claim subject to offset? No Check if Creek Drive Lombard, IL 60148 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Check if this claim is for a community debt Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Contingent Debtor 1 only Coheck if this claim is for a community debt Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 8 only Richards Debtor 9 only Debtor 9 only Debtor 9 only Richards Debtor 9 only Debtor 9 only Debtor 9 only Profit-sharin	Medical-Genesis Health Group Noppicity Creditor's Name 1227 E. Rusholme Street Davenport, IA 52803 Number Street City State 2 Ip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? Millennium Credit Consultants Nonpricity Creditor's Name PO Box 18160 Saint Paul, Min 55118 Number Street City State 2 Ip Code Who incurred the debt? Check one. Millennium Credit Consultants Nonpricity Creditor's Name PO Box 18160 Saint Paul, Min 55118 Number Street City State 2 Ip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 opension or profit-sharing plans, and other similar debts Debtor 1 only Debtor 6 only Debtor 7 only Debtor 8 opension or profit-sharing plans, and other similar debts Debtor 1 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 9 only

Entered 12/19/16 18:32:32 Case 16-39821 Doc 1 Filed 12/19/16 Desc Main Document

Page 30 of 73 Case number (if know) Debtor 1 Rolando Medina 4.3 \$606.99 MiraMed Revenue Group 0384 Last 4 digits of account number 2 Nonpriority Creditor's Name **Dept 77304** When was the debt incurred? May 2016 P.O. Box 77000 Detroit, MI 48277-0304 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Medical Debt 4.3 Munster Radiology Group PC MUN1 \$464.00 Last 4 digits of account number 3 Nonpriority Creditor's Name PO Box 3248 2016 When was the debt incurred? Indianapolis, IN 46206 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Debt ☐ Yes 4.3 **National Quik Cash** 0393 \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name Attn:Bankruptcy Dept When was the debt incurred? 2015 4820 W. Irving Park Road Chicago, IL 60641 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Payday Loan ☐ Yes

Entered 12/19/16 18:32:32 Case 16-39821 Doc 1 Filed 12/19/16 Desc Main Document

Page 31 of 73 Case number (if know) Debtor 1 Rolando Medina 4.3 **Navy Federal Credit Union** 0103 \$1,061.00 Last 4 digits of account number 5 Nonpriority Creditor's Name PO Box 3700 When was the debt incurred? 2007 Merrifield, VA 22119 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Consumer Debt 4.3 **Northland Group** 0066 \$528.77 Last 4 digits of account number 6 Nonpriority Creditor's Name PO Box 129 When was the debt incurred? February 12, 2016 Thorofare, NJ 08086 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection for First Premier ☐ Yes 4.3 **NW Indiana Path Consultants** 7954 \$113.00 Last 4 digits of account number Nonpriority Creditor's Name 7750 Solution Center When was the debt incurred? **April 2016** Chicago, IL 60677 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Medical Debt**

Other. Specify

Page 32 of 73 Case number (if know) Document Debtor 1 Rolando Medina 4.3 **Overland Bond Investment** 0830 \$2,995.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 4701 W Fullerton Ave When was the debt incurred? 2010 Chicago, IL 60639 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Deficiency balance for repoed vehicle: ☐ Yes Other. Specify 2004 Toyota Corolla. 4.3 **Premier Bankcard/Charter** \$0.00 0393 Last 4 digits of account number 9 Nonpriority Creditor's Name When was the debt incurred? P.O Box 2208 Vacaville, CA 95696 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice Only** Other. Specify **Prompt Ambulance Service** 0091 \$685.00 Last 4 digits of account number Nonpriority Creditor's Name 2831 Jewett Avenue When was the debt incurred? March 2016 Highland, IN 46322 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

■ Other. Specify Medical Debt

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Page 33 of 73 Case number (if know) Debtor 1 Rolando Medina QC Financial Serv dba National 4.4 6516 \$1,048.20 Last 4 digits of account number Quic Nonpriority Creditor's Name 1451 Sibley Blvd. When was the debt incurred? 12.16.2014 Calumet City, IL 60409 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Payday Loan Other. Specify 4.4 QC Holdings, Inc. 1983 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 26187 When was the debt incurred? April 2016 Overland Park, KS 66225 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Notice Only 4.4 0393 \$0.00 Razor Capital Last 4 digits of account number Nonpriority Creditor's Name 8000 Norman Center Drive When was the debt incurred? Suite 860 Minneapolis, MN 55437 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Notice Only

Entered 12/19/16 18:32:32 Case 16-39821 Doc 1 Filed 12/19/16 Desc Main Document

Page 34 of 73 Case number (if know) Debtor 1 Rolando Medina 4.4 **Rushmore Service Center** 0538 \$528.77 Last 4 digits of account number 4 Nonpriority Creditor's Name P.O Box 5508 When was the debt incurred? August 13, 2015 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection for Premier Bankcard LLC ☐ Yes SCAN- Deposit Payment Protect. 4.4 0393 \$0.00 Serv Last 4 digits of account number Nonpriority Creditor's Name Attn: Consumer Referral Services When was the debt incurred? 7805 Hudson Road, Suite 100 Woodbury, MN 55125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice Only** Other. Specify 4.4 **Southwest Credit** 5905 \$2,549.26 Last 4 digits of account number 6 Nonpriority Creditor's Name 4120 International Pkwy When was the debt incurred? December 2014 **Suite 1100** Carrollton, TX 75007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Collection for Verizon Wireless

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 35 of 73 Case number (if know)

4.4	Couthwest One 4th		EOOF	#0.00
7	Southwest Credit Nonpriority Creditor's Name	Last 4 digits of account number	5905	\$0.00
	PO Box 142589	When was the debt incurred?	December 2014	
	Austin, TX 78714 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	Check if this claim is for a community		
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Notice Only		
4.4 8	St. Margaret Mercy Healthcare Cente	Last 4 digits of account number	0781	\$0.00
	Nonpriority Creditor's Name 5454 Hohman Avenue Hammond, IN 46320	When was the debt incurred?	2016	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Notice Only		
4.4	TCF National Bank		2090	\$0.00
9	Nonpriority Creditor's Name	Last 4 digits of account number		φυ.υυ
	800 Burr Ridge Parkway Burr Ridge, IL 60527	When was the debt incurred?	June 2015	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims		
	No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other Specify Overdraft Fees, Notice Only		

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 36 of 73 Case number (if know)

Debtor 1 Rolando Medina 4.5 **TCF National Bank** 2090 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name **Deposit Collections** June 2015 When was the debt incurred? 801 Marquette Avenue Minneapolis, MN 55402 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only 4.5 Telecheck 0393 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 5565 Glenridge Connector NE St When was the debt incurred? 2000 Atlanta, GA 30342 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes 4.5 The Auto Warehouse 3238 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 3632 N. Cicero When was the debt incurred? Suite A Chicago, IL 60641 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 37 of 73 Case number (if know)

Debtor 1 Rolando Medina 4.5 **Turner Acceptance Crp** 8216 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 2/01/16 Last Active 5900 W Howard St When was the debt incurred? 6/30/16 Skokie, IL 60077 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Deficiency balance on 2004 Acura ☐ Yes Other. Specify **Notice Only** 4.5 **Turner Aceptance Corp** 8216 \$2,006.39 Last 4 digits of account number Nonpriority Creditor's Name 4454 N. Western Avenue When was the debt incurred? March 2016 Chicago, IL 60625 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No Deficiency balance on totaled Other Specify 2004 Acura TI 2.3 Sedan 4D ☐ Yes 4.5 Verizon Wireless 0001 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? December 2014 P.O Box 49 Lakeland, FL 33802 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacktriangledown Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 38 of 73

Debt	or 1 Rolando Medina	Case number (if know)						
4.5 6	Wakenight & Associates, PC	Last 4 digits of account number 0393	\$0.00					
	Nonpriority Creditor's Name 9405 Bormet Drive Mokena, IL 60448	When was the debt incurred?						
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply						
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	□ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts						
	Yes	Other. Specify Notice Only						
4.5 7	World Wide Debt dba Summit Receivab	Last 4 digits of account number	\$0.00					
	Nonpriority Creditor's Name 1291 Galleria Drive Suite 170	When was the debt incurred? 2016						
	Henderson, NV 89014 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply						
	■ Debtor 1 only □ Contingent							
	☐ Debtor 2 only ☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only ☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts						
	Yes	Notice Only Account number for QC Holdings: 461-0171983						
4.5	Wow Calumet City	Last 4 digits of account number 0393	\$0.00					
<u> </u>	Nonpriority Creditor's Name 1401 Huntington Drive Calumet City, IL 60409	When was the debt incurred?						
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.	_						
	Debtor 1 only	Contingent						
	Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	☐ Disputed						
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims						
	No	☐ Debts to pension or profit-sharing plans, and other similar debts						

Part 3: List Others to Be Notified About a Debt That You Already Listed

■ Other. Specify Notice Only

☐ Yes

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

Case 16-39821 Entered 12/19/16 18:32:32 Desc Main Doc 1 Filed 12/19/16 Page 39 of 73 Case number (if know) Document

Debtor 1 Rolando Medina

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				1	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	600.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	600.00
	01	On the other con-	01		otal Claim
Total	6f.	Student loans	6f.	\$	0.00
claims from Part 2	6a.	Obligations arising out of a separation agreement or divorce that			
IIOIII Part 2	og.	you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	41,577.80
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	41,577.80

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main

		1700.11111	111 FAUE 40 01 73
Fill in this infor	rmation to identify your	case:	
Debtor 1	Rolando Medina		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS
Case number			
(II KIIOWII)			

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit	h whom you have the o	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.2					_
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
0	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
	,		0. 0		

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main

		Docume	ent Page 41 c	of 73	
Fill in this	information to identify your	case:			
Debtor 1	Rolando Medina				
DCDIOI 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	her				
(if known)					☐ Check if this is an
					amended filing
_					-
Officia	I Form 106H				
	lule H: Your Cod	obtoro			40/45
sched	iule n: Your Coa	eptors			12/15
our name	and number the entries in the and case number (if known) you have any codebtors? (If v	. Answer every question			iy Additional Pages, write
	you have any codebiols. (ii)	you are ming a joint case,	do not list cliner spouse	as a codebior.	
■ No					
☐ Yes	3				
	hin the last 8 years, have you na, California, Idaho, Louisiana,				es and territories include
	Go to line 3. s. Did your spouse, former spou	use or legal equivalent live	with you at the time?		
□ 163	s. Dia your spouse, former spou	ise, or legal equivalent live	e with you at the time?		
in line Form	lumn 1, list all of your codebt 2 2 again as a codebtor only i 106D), Schedule E/F (Official olumn 2.	f that person is a guaran	tor or cosigner. Make	sure you have listed the cre	ditor on Schedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The creditor Check all schedules that	to whom you owe the debt
				Check all schedules that	арріу.
3.1				Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
_	Newska				
	Number Street City	State	ZIP Code		
	- 9		0000		

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 42 of 73

Fill	in this information to identify your	case.					
	otor 1 Rolando M						
	otor 2						
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS				
(If kr	se number nown)		-	1			∍r
	fficial Form 106l				MM / DD/ Y	YYY	
S	chedule I: Your Ind	come				12	2/15
sup spo atta	as complete and accurate as population of the po	u are married and not fili our spouse is not filing w . On the top of any additi	ng jointly, and your spo ith you, do not include	ouse is living information a	with you, included in the second with the second your spoot of the second in the secon	ude information about your ouse. If more space is neede	d,
1.	Fill in your employment information.		Debtor 1		Debtor 2	or non-filing spouse	
	If you have more than one job,	Employment status	■ Employed	■ Employed		pyed	
	attach a separate page with information about additional	Employment status	☐ Not employed		☐ Not e	mployed	
	employers.	Occupation	Rail Car Painter				
	Include part-time, seasonal, or self-employed work.	Employer's name	CF Rail Services L	.LC			
	Occupation may include student or homemaker, if it applies.	Employer's address	3915 Kennedy Ave East Chicago, IN 4				
		How long employed t	here? <u>2 1/2 year</u>	s			
Par	t 2: Give Details About Mo	onthly Income					
	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to repo	ort for any line,	write \$0 in the	space. Include your non-filing	
	u or your non-filing spouse have n e space, attach a separate sheet t		ombine the information fo	or all employer	s for that perso	n on the lines below. If you ne	эd
				For	r Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, sal deductions). If not paid monthly			2. \$	2,647.73	\$ N/A _	
3.	Estimate and list monthly ove	rtime pay.		3. +\$	826.20	+\$ N/A _	

3,473.93

N/A

Calculate gross Income. Add line 2 + line 3.

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 43 of 73

Deb	tor 1	Rolando Medina	-	(Case	number (if known)				
						Debtor 1		r Debtor n-filing s		
	Cop	by line 4 here	4.		\$_	3,473.93	\$_		N/A	<u>\</u>
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a	а.	\$	864.93	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b	ο.	\$	164.04	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50	Э.	\$	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	50	d.	\$_	20.60	\$		N/A	_
	5e.	Insurance	56		\$_	74.23	\$_		N/A	
	5f.	Domestic support obligations	5f.		\$_	250.00	\$_		N/A	_
	5g.	Union dues	5g		\$_	0.00			N/A	_
_	5h.	Other deductions. Specify:	_	า.+	\$_ -		+ \$_		N/A	_
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ _	1,373.80	\$_		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$ _	2,100.13	\$ __		N/A	<u>\</u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	a.	\$	0.00	\$		N/A	
	8b.	Interest and dividends	8b	٥.	$\$^-$	0.00	\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	c .	\$	0.00	\$		N/A	.
	8d.	Unemployment compensation	80	d.	\$_	0.00	\$		N/A	<u> </u>
	8e.	Social Security	86	€.	\$	0.00	\$		N/A	<u> </u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f		\$_ \$	0.00	\$ _		N/A	
	8g. 8h.	Pension or retirement income Other monthly income. Specify:	98 49	-	\$ \$	0.00	\$ ₋		N/A N/A	_
	OH.	Other monthly medine. Specify.	_ 01	i.+ -	Ψ_	0.00	ΤΨ_		IN/A	<u>\</u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	<u> </u>	0.00	\$_		N/	Α
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		2,100.13 + \$		N/A	= \$	2,100.13
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		*-				1471	* -	2,100110
11.	Star Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not accify:	depe			. •		Schedule	e J. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rest that amount on the Summary of Schedules and Statistical Summary of Certaillies						e. 12.	\$	2,100.13
13.	Do	you expect an increase or decrease within the year after you file this form	?						Combi month	ined ly income
		No.								
		Voc Explain:								,

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 44 of 73

Fill in this	information to identify you	ur case:					
Debtor 1	Rolando Med				Checl	k if this is:	
Debtor 2					_	An amended filing	ving postpetition chapter
(Spouse, if	filing)					13 expenses as of	
United Stat	es Bankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLIN	OIS	Ī	MM / DD / YYYY	
Case numb	per		_				
Officia	al Form 106J						
Sche	dule J: Your E	Expenses					12/15
informati	mplete and accurate as on. If more space is nee if known). Answer every	eded, attach anoth					
Part 1:	Describe Your Housel	hold					
■ N	is a joint case? o. Go to line 2. es. Does Debtor 2 live in	n a conarato house	shold?				
	□ No □ Yes. Debtor 2 must	•		for Separate House	ehold of Debto	or 2.	
2. Do y	ou have dependents?	□No					
Do n Debt	ot list Debtor 1 and or 2.	YAS	s information for endent	Dependent's relati		Dependent's age	Does dependent live with you?
	ot state the endents names.			Daughter		8	■ No □ Yes □ No □ Yes □ No □ Yes □ No
							□ No □ Yes
expe	our expenses include enses of people other th self and your dependen	111//00					
		our bankruptcy filir	g date unless y				pter 13 case to report f the form and fill in the
the value	xpenses paid for with n of such assistance and Form 106I.)					Your expo	enses
	rental or home ownersh nents and any rent for the		our residence. I	nclude first mortgage	4. \$		400.00
If no	t included in line 4:						
4a.	Real estate taxes				4a. \$		0.00
4b.	Property, homeowner's				4b. \$		0.00
4c. 4d.	Home maintenance, rep Homeowner's association				4c. \$ 4d. \$		0.00
	itional mortgage payme			me equity loans	5. \$		0.00

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 45 of 73

Debtor 1		Rolando	Medina	Cas	e num	ber (if known)	
6.	Utiliti	ies:					
0.	6a.		heat, natural gas		6a.	\$	0.00
	6b.	-	ver, garbage collection		6b.	\$	0.00
	6c.		, cell phone, Internet, satellite, and ca	ble services	6c.	\$	297.00
	6d.	Other. Spe			6d.	·	0.00
7.			ekeeping supplies		7.	·	480.00
8.			hildren's education costs		8.	\$	0.00
9.			ry, and dry cleaning		9.	\$	80.00
		٠,	roducts and services		10.	· —	60.00
		-	ntal expenses		11.		41.67
			Include gas, maintenance, bus or tra	n fare.		,	
			ar payments.		12.	\$	300.00
13.	Ente	rtainment,	clubs, recreation, newspapers, mag	gazines, and books	13.	\$	50.00
14.	Char	itable cont	ributions and religious donations		14.	\$	0.00
15.	Insur	rance.					
			surance deducted from your pay or ir	cluded in lines 4 or 20.			
		Life insura			15a.	·	0.00
	15b.	Health ins	urance		15b.	· ·	0.00
	15c.	Vehicle ins	surance		15c.	\$	106.00
			rance. Specify:		15d.	\$	0.00
16.			clude taxes deducted from your pay o	r included in lines 4 or 20.		_	
	Spec	,			16.	\$	0.00
17.			ease payments:		47-	•	444.07
			ents for Vehicle 1		17a.	·	411.67
			ents for Vehicle 2		17b.	·	0.00
			Internal Revenue Payme	<u>nt </u>	17c.	·	20.00
		Other. Spe	·		17d.	\$	0.00
18.			of alimony, maintenance, and supp		18.	\$	250.00
10			your pay on line 5, Schedule I, You syou make to support others who		10.	\$	0.00
13.	Spec		you make to support others who t	io not nive with you.	19.	Ψ	0.00
20	•	·	erty expenses not included in lines	A or 5 of this form or on Schedule		our Income	
20.			on other property	4 of 5 of this form of on ochean	20a.		0.00
		Real estat			20b.	·	0.00
			nomeowner's, or renter's insurance		20c.	· —	0.00
			ce, repair, and upkeep expenses		20d.		0.00
			er's association or condominium dues		20e.	·	0.00
21		r: Specify:	Tutoring for child			+\$	100.00
۷١.	Othe	i. Opecity.	ratoring for crina		۷1.	ΤΨ	100.00
22.	Calc	ulate your ı	monthly expenses				
	22a. /	Add lines 4	through 21.			\$	2,596.34
	22b.	Copy line 22	2 (monthly expenses for Debtor 2), if a	any, from Official Form 106J-2		\$	
	22c. /	Add line 22a	a and 22b. The result is your monthly	expenses.		\$	2,596.34
				·			_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
23.		-	nonthly net income.			•	
			12 (your combined monthly income) for		23a.		2,100.13
	23b.	Copy your	monthly expenses from line 22c above	e.	23b.	-\$	2,596.34
	00-	Ch.t a.t		la la cita a a ana a			
	23C.		our monthly expenses from your mon is your monthly net income.	inly income.	23c.	\$	-496.21
		THE TESUIL	is your monuny net income.				
24.	Do vo	ou expect a	n increase or decrease in your exp	enses within the year after you fil	e this	s form?	
	For ex	xample, do yo	u expect to finish paying for your car loan				rease or decrease because of a
			terms of your mortgage?				
	■ No	0.					
	□Ye	es.	Explain here:				

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 46 of 73

Fill in this infor	mation to identify your	case:			
Debtor 1	Rolando Medina				
	First Name	Middle Name	Last Name		
Debtor 2 Spouse if, filing)	First Name	Middle Name	Last Name		
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTR	ICT OF ILLINOIS		
Case number					
f known)					☐ Check if this is an amended filing
Official Form Declarat		an Individu	al Debtor's Sc	hedules	12/1:
-					
taining money	y or property by fraud in	n connection with a b			atement, concealing property, or ,000, or imprisonment for up to 20
otaining money ears, or both. 1		n connection with a b			
otaining money ears, or both. 1	y or property by fraud in 8 U.S.C. §§ 152, 1341, 1 n Below	n connection with a b		n fines up to \$250,	,000, or imprisonment for up to 20
otaining money ears, or both. 1	y or property by fraud in 8 U.S.C. §§ 152, 1341, 1 n Below	n connection with a b	ankruptcy case can result i	n fines up to \$250,	,000, or imprisonment for up to 20
otaining money ears, or both. 1 Sign Did you pa	y or property by fraud in 8 U.S.C. §§ 152, 1341, 1 n Below	n connection with a b	ankruptcy case can result i	pankruptcy forms?	,000, or imprisonment for up to 20
Did you pa No Yes. N	y or property by fraud in 8 U.S.C. §§ 152, 1341, 1 n Below y or agree to pay some	n connection with a b	ankruptcy case can result i	pankruptcy forms? Attach Ba	ankruptcy Petition Preparer's Notice, on, and Signature (Official Form 119)
Did you pa No Yes. N Under penathat they are	y or property by fraud in 8 U.S.C. §§ 152, 1341, 1 n Below y or agree to pay some Name of person	n connection with a b	ankruptcy case can result i	pankruptcy forms? Attach Ba	ankruptcy Petition Preparer's Notice, on, and Signature (Official Form 119)
Did you pa No Yes. N Under penathat they are X /s/ Rol.	y or property by fraud in 8 U.S.C. §§ 152, 1341, 1 in Below y or agree to pay some Name of person Ilty of perjury, I declare e true and correct.	n connection with a b	ankruptcy case can result i	pankruptcy forms? Attach Ba Declaration d with this declara	ankruptcy Petition Preparer's Notice, on, and Signature (Official Form 119)
Did you pa No Yes. N Under penathat they are X /s/ Rolard	y or property by fraud in 8 U.S.C. §§ 152, 1341, 1 in Below y or agree to pay some Name of person lity of perjury, I declare e true and correct. ando Medina	n connection with a b	ttorney to help you fill out but the summary and schedules file	pankruptcy forms? Attach Ba Declaration d with this declara	ankruptcy Petition Preparer's Notice, on, and Signature (Official Form 119)

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 47 of 73

Fill in	this inform	ation to identify you	r case:			
Debtor		Rolando Medina				
		First Name	Middle Name	Last Name		
Debtor (Spouse		First Name	Middle Name	Last Name		
United	States Ban	kruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Officeu	States Dan	kruptcy Court for the.	NORTHERN DISTRICT	OI ILLINOIS		
Case r	number					theck if this is an mended filing
Offic	ial For	m 107				
State	ement	of Financial <i>i</i>	Affairs for Indivi	duals Filing for B	ankruptcy	4/10
informa	ation. If mo	ore space is needed,). Answer every ques	attach a separate sheet to	this form. On the top of an	equally responsible for sup y additional pages, write you	
1. W	hat is your	current marital statu	ıs?			
□	Married Not marri	ied				
2. Dı	uring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	No Yes. List	all of the places you I	ived in the last 3 years. Do n	ot include where you live now	<i>i</i> .	
D	ebtor 1 Prid	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there
					ity property state or territory ico, Texas, Washington and W	
	No Yaa Mal		andula II. Varus Cadabtaus (C	#Finial Form 40011)		
Ц	Yes. Mak	te sure you fill out Scr	nedule H: Your Codebtors (O	miciai Form 106H).		
Part 2	Explain	the Sources of You	r Income			
Fil	I in the total	amount of income yo	u received from all jobs and	ng a business during this you all businesses, including part e together, list it only once ur		ndar years?
	No					
		n the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until for bankruptcy:	■ Wages, commissions, bonuses, tips	\$38,636.06	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main

Debtor 1 Rolando Medina Document Page 48 of 73 Case number (if known)

				Debtor 1			Debtor 2		
				Sources of income Check all that apply.	(be	oss income fore deductions and clusions)	Sources of i		Gross income (before deductions and exclusions)
			■ Wages, commissions, bonuses, tips		\$31,235.00	☐ Wages, co			
				☐ Operating a business			☐ Operating	a business	
For the calendar year before that: (January 1 to December 31, 2014)		■ Wages, commissions, bonuses, tips	ı	\$25,482.00	☐ Wages, co				
				☐ Operating a business			☐ Operating	a business	
	and othe winnings List each	r public benef	it payments; ng a joint cas he gross inco	er that income is taxable. I pensions; rental income; in e and you have income that me from each source sepa	iterest; di at you re	ividends; money colle ceived together, list it	cted from lawsuit only once under	is; royalties; an Debtor 1.	
				Debtor 1			Debtor 2		
				Sources of income Describe below.	eac (be	ch source fore deductions and clusions)	Sources of i Describe belo		Gross income (before deductions and exclusions)
Par	t 3: Li	st Certain Pa	yments You	Made Before You Filed fo	or Bankr	uptcy			
6.	□ No.	Neither De individual puring the No. Yes * Subject Debtor 1 control of the No.	pettor 1 nor Derimarily for a 90 days before Go to line 7 List below a paid that create not include to adjustment or Debtor 2 or 90 days before Go to line 7	ach creditor to whom you deditor. Do not include payments to an attorney for on 4/01/19 and every 3 year both have primarily corre you filed for bankruptcy.	hold purp did you paid a to nents for or this bar ears after sumer c	debts. Consumer deb cose." pay any creditor a total all of \$6,425* or more domestic support oblinkruptcy case. that for cases filed or lebts. pay any creditor a total	al of \$6,425* or r in one or more p gations, such as n or after the date al of \$600 or mor	nore? payments and to child support and adjustmenter?	he total amount you and alimony. Also, do
		□ _{Yes}	include pay	ach creditor to whom you ments for domestic suppor this bankruptcy case.					
	Credito	r's Name and	d Address	Dates of paye	ment	Total amount paid	Amount you still owe		payment for

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Mair Document Page 49 of 73 Case number (if known)

Debtor 1 Rolando Medina Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No ☐ Yes. List all payments to an insider. **Insider's Name and Address** Reason for this payment Dates of payment Total amount Amount you still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Amount you **Insider's Name and Address Dates of payment Total amount** Reason for this payment still owe Include creditor's name paid Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ☐ No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened November \$5,000.00 American Credit Acceptance 2006 Cadillac STS 961 E. Main Street 2015 2nd floor Property was repossessed. Spartanburg, SC 29302 ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☐ Yes

No

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main

Page 50 of 73
Case number (if known) Document Debtor 1 Rolando Medina

Par	t 5: List Certain Gifts and Contributions	s				
3.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No □ Yes. Fill in the details for each gift.					
	Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and Address:	0	Describe the gifts	Dates you gave the gifts	Value	
4.			did you give any gifts or contributions with a tota	I value of more than	\$600 to any charity?	
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code		Describe what you contributed	Dates you contributed	Value	
Par	t 6: List Certain Losses					
	Within 1 year before you filed for bankrup or gambling? No Yes. Fill in the details.	ptcy o	r since you filed for bankruptcy, did you lose anyt	hing because of thef	t, fire, other disaster,	
	Describe the property you lost and how the loss occurred	Includ	ribe any insurance coverage for the loss the the amount that insurance has paid. List pending the claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost	
Par	t 7: List Certain Payments or Transfers	5				
Within 1 year before you filed for bankruptcy, di consulted about seeking bankruptcy or prepari					rty to anyone you	
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	'ou	Description and value of any property transferred	Date payment or transfer was made	Amount of payment	
	Spalding Law Center LLC 2218 W. Chicago Ave. Chicago, IL 60622 Angela@spaldinglawcenter.com		Attorney Fees	7.17.2015 thru 4.01.2016	\$1,300.00	
	Spalding Law Center LLC 2218 West Chicago Avenue Chicago, IL 60622 www.SpaldingLawCenter.com		\$65.00 for CIN Legal due diligence products: credit report, credit counseling class and debtor education class.	4.01.2016	\$65.00	

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Page 51 of 73 Case number (if known) Document

Debtor 1 Rolando Medina

17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.					
	Yes. Fill in the details. Person Who Was Paid Address	Description and v transferred	alue of any prop	perty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu Include both outright transfers and transfers may include gifts and transfers that you have already No Yes. Fill in the details.	isiness or financial affa de as security (such as t	i irs? he granting of a s			
	Person Who Received Transfer Address	Description and v property transferr			any property or received or debts change	Date transfer was made
Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trubeneficiary? (These are often called asset-protection devices.) ■ No □ Yes. Fill in the details.			ıst or similar device	of which you are a		
	Name of trust	Description and v	alue of the prop	erty transferr	ed	Date Transfer was made
	List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details.					
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	clo mo	te account was sed, sold, oved, or nsferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 yeash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	who else had acc Address (Number, State and ZIP Code)	ess to it?	y safe deposit		Do you still have it?
22.	Have you stored property in a storage unit of ■ No □ Yes. Fill in the details.	•	home within 1 y	ear before yo	ou filed for bankrupto	y?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe the o	contents	Do you still have it?

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Page 52 of 73
Case number (if known) Document

Debtor 1 Rolando Medina

Pa	t 9: Identify Property You Hold or Control for	Someone Else			
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.				
	■ No				
	Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value	
Pa	t 10: Give Details About Environmental Inform	ation			
For	the purpose of Part 10, the following definitions	apply:			
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	air, land, soil, surface water, ground	- ·		
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	_	law, whether you now own, operate,	or utilize it or used	
	Hazardous material means anything an enviror hazardous material, pollutant, contaminant, or		waste, hazardous substance, toxic	substance,	
Rep	ort all notices, releases, and proceedings that y	ou know about, regardless of when	they occurred.		
24.	Has any governmental unit notified you that yo	u may be liable or potentially liable	under or in violation of an environn	nental law?	
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
25.	Have you notified any governmental unit of any	release of hazardous material?			
	■ No				
	Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.				
	■ No				
	☐ Yes. Fill in the details.				
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case	
Pa	t 11: Give Details About Your Business or Cor	nactions to Any Rusiness			
		•			
27.	Within 4 years before you filed for bankruptcy,	•	,	ny business?	
☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
	☐ A member of a limited liability company	(LLC) or limited liability partnershi	ip (LLP)		
	☐ A partner in a partnership				
	☐ An officer, director, or managing execu	tive of a corporation			

lacksquare An owner of at least 5% of the voting or equity securities of a corporation

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 53 of 73 Case number (if known)

Yes. Check all that apply above and fill in the details below for each business. Passiness Name Address (Number, Street, City, State and ZIP Code) Describe the nature of the business Name Address (Number, Street, City, State and ZIP Code) Describe the nature of the business Name Address (Number, Street, City, State and ZIP Code) Date Dat		■ No. None of the above applies. Go to F	Part 12			
Business Name Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Employer Identification number Do not include Social Security number or ITIN. Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Rolando Medina Rolando Medina Rolando Medina Signature of Debtor 1 Date December 19, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Address (Number, Street, City, State and ZIP Code) Date Issued I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Rolando Medina Rolando Medina Signature of Debtor 1 Date December 19, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?		Business Name Address	Describe the nature of the business	Do not include Social Security number or ITIN.		
Yes. Fill in the details below. Name	28.	institutions, creditors, or other parties.	cy, did you give a financial statement to a			
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Rolando Medina Rolando Medina Signature of Debtor 2 Signature of Debtor 1 Date December 19, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?		Yes. Fill in the details below. Name Address	Date Issued			
are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Rolando Medina Rolando Medina Signature of Debtor 2 Date December 19, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?	Par	t 12: Sign Below				
Rolando Medina Signature of Debtor 2 Date December 19, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?	are with	rue and correct. I understand that making a a bankruptcy case can result in fines up to	false statement, concealing property, or o	obtaining money or property by fraud in connection		
Signature of Debtor 1 Date December 19, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?	/s/	Rolando Medina				
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?			Signature of Debtor 2			
■ No □ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?	Dat	December 19, 2016	Date			
_ · · · · · · · · · · · · · · · · · · ·		lo	ent of Financial Affairs for Individuals Filin	ng for Bankruptcy (Official Form 107)?		
■ No	_		an attorney to help you fill out bankrupto	y forms?		
☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		•	ntcy Patition Pranarar's Notice Declaration	and Signature (Official Form 110)		

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 54 of 73

Fill in this inform	ation to identify yo	ur case:			
Debtor 1	Rolando Medin				
Debior	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ban	kruptcy Court for the	: NORTHERN DIST	RICT OF ILLINOIS		
Case number					Charlett (this is an
(II KNOWN)					Check if this is an amended filing
Official For	···· 100				
Official For			'desale E'l'es e lle	l Ol (-
Statemen	t of Intenti	on for indiv	iduals Filing Ur	ider Chapter	12/15
If you are an indiv	idual filing under c	hapter 7, you must fill	out this form if:		
	claims secured by		out this form in		
_	-	y and the lease has no	ot expired.		
	er is earlier, unless		you file your bankruptcy peti e time for cause. You must al		
•	ople are filing toget I date the form.	her in a joint case, bot	h are equally responsible fo	r supplying correct inforr	mation. Both debtors must
	nd accurate as pos ur name and case i		needed, attach a separate s	heet to this form. On the	top of any additional pages,
Part 1: List You	ur Creditors Who H	ave Secured Claims			
-					
1. For any creditor information below	•	Part 1 of Schedule D:	Creditors Who Have Claims	Secured by Property (Of	fficial Form 106D), fill in the
Identify the cred	ditor and the propert	y that is collateral	What do you intend to do visecures a debt?	with the property that	Did you claim the property as exempt on Schedule C?
					ac oxompton concause c
Creditor's EZ	Z Auto Sales		Currender the present		□No
name:	. Auto Gales		☐ Surrender the property.☐ Retain the property and	redeem it.	□ NO
Description of	2008 Chevrolet	Malibu 66000	Retain the property and e		Yes
property	miles	Walibu 66000	Reaffirmation Agreemen		
securing debt:	Hybrid Sedan 4)	☐ Retain the property and [expiairij.	
	Value based on	Kellev Blue			
	Book private pa				
	condition				
Part 2: List You	ur Unexpired Perso	nal Property Leases			
in the information	below. Do not list	real estate leases. Une		at are still in effect; the lea	eases (Official Form 106G), fill ase period has not yet ended.
Describe your un	expired personal p	roperty leases		Wi	ill the lease be assumed?
Lessor's name:				_	Na
Description of leas	sed			Ц	No
Property:					Yes
Lessor's name:					No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 55 of 73

Debtor 1 Rolando Medina	Case number (if known)
Description of leased Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention property that is subject to an unexpired lease.	about any property of my estate that secures a debt and any personal
X /s/ Rolando Medina	x
Rolando Medina Signature of Debtor 1	Signature of Debtor 2
Date December 19, 2016	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-39821 Doc 1 Filed 12/19/16 Entered 12/19/16 18:32:32 Desc Main Document Page 60 of 73

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Rolando Medina		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPE	ENSATION OF ATTO	RNEY FOR D	EBTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2010 compensation paid to me within one year before the filible rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy.	or agreed to be paid	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,300.00
	Prior to the filing of this statement I have received		\$	1,300.00
	Balance Due		\$	0.00
2.	\$0.00 of the filing fee has been paid.			
3. ′	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. ′	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed com	pensation with any other person	unless they are men	nbers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na			
5.	In return for the above-disclosed fee, I have agreed to r	render legal service for all aspect	ts of the bankruptcy	case, including:
1	 a. Analysis of the debtor's financial situation, and rend b. Preparation and filing of any petition, schedules, sta c. Representation of the debtor at the meeting of credit d. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on how 	ntement of affairs and plan which tors and confirmation hearing, an reduce to market value; exc ons as needed; preparation	n may be required; and any adjourned he emption planning	arings thereof;
7.	By agreement with the debtor(s), the above-disclosed for Representation of the debtors in any diany other adversary proceeding.			ces, relief from stay actions or
		CERTIFICATION		
	I certify that the foregoing is a complete statement of an pankruptcy proceeding.	ny agreement or arrangement for	payment to me for	representation of the debtor(s) in
D	ecember 19, 2016	/s/ Angela Spaldi	ng	
\overline{D}	Date	Angela Spalding Signature of Attorne		
		Spalding Law Ce	nter LLC	
		2218 W. Chicago Chicago, IL 6062		
		773-227-2218 Fa		
		info@spaldinglav	wcenter.com	
		Name of law firm		

Chapter 7 Bankruptcy Retainer Agreement

SPALDING LAW CENTER LLC IS A DEBT RELIEF AGENCY AND LAW FIRM. WE HELP PEOPLE FILE FOR BANKRUPTCY RELIEF UNDER THE BANKRUPTCY CODE.

Chapter 7 - Liquidation; climinate dischargeable unsecured debt (certain debts may not be dischargeable)

In consideration for services to be rendered to undersigned Client(s) (hereinafter referred to as "Client") by

'Attorney"), in connection with representing Client regularces to pay Attorney as follows:	
	\$ 100 PHEDUTH PARTY 8/17
12~	4 100 1-1
1. A total flat attorney fee of S 1000	is required to be paid for representation in Client's
	id by Client for the court filing fee of the bankruptcy
etition.	
oday you paid us a retainer of \$ 🔼 U . A retainer	tainer is an advance payment for Attorney services and the
	not cover the court filing fee. Client is also responsible
	equired to process the case, such as the credit counseling
tid debtor education courses, credit reports, tax transcript	its, real estate valuations, etc. Client agrees that the filing
e and the optional due diligence fees are additional costs	s and are not included in the above-stated attorney fee, and
	diligence fees, and the filing fee must be paid in full before
ne case is filed.	0
on agree to pay your balance of \$ // > U	in 2 installments of \$575 before
30/15	
IMING SUMMARY OF THE FEES:	
TENT DAY DIRECTOR	
TEP:1: PAY RETAINER	
TEP 2: COMPLETE YOUR PAYMENT PLAN OF F	MESANDOOR DUE DIE HENCEMATERIALS
* S	amer) et a separate payment to Attorney for due differnce
raternals of \$ 🚑 (credit report credit counsely	amer) = a separate payment to Attorney for due difigence ng class (as transcapits real estate evaluation)
ren we work on the petition and may it out to you silve th	ren erstruct you to take the credit counseling class
1 LP 3: PAY FILING FEE AND DEBTOR EDUCAT: (filing fee # debtor education chas)	ION CULTURE
ay this when you return the signed petition; after you have	See the left This Street of Language
= FOTAL OUT OR YOUR POCKLESPO	RETHE ENTIRE PROCESS

consult and advise Client regarding bankruptcy matters under Chapter 7 of the bankruptcy code. Attorney agrees to use its best efforts and abilities in representing Client in bankruptcy. Client acknowledges that Client is not retaining Attorney to represent or appear in any other type of case, lawsuit or proceeding other than Clients bankruptcy case. Sending or receiving any summons or complaint, or notifying the Attorney of a pending lawsuit does not obligate the Attorney to represent Client in that lawsuit or before that court. Any representation of Client in a state court proceeding, including without limitation: collection lawsuits and foreclosure lawsuits, is not included in this Bankruptcy Retainer Agreement. Any referral made to another Attorney to represent Client is a courtesy only. The Attorney is not associated with any other Attorney outside of the undersigned Attorneys law offices.

muals:

Page 1 of 6

- ATTORNEY FEES: Client agrees to pay Attorney as stated in Paragraph 1. Client agrees to timely pay the fee and court costs, and optional due diligence materials prior to the filing of the petition. In the event Client has not paid all earned fees, Attorney may retain counsel to collect any unpaid, earned fee without further notice. Client will additionally be responsible for any reasonable collection costs including attorney fees and court costs, not less than S400. In the event Client wants to convert the case into a Chapter 13, Client acknowledges that there will be additional attorney fees for services provided to convert and there may be additional court costs. Conversion requires a new agreement and Client agrees that in the event of conversion from Chapter 7 to Chapter 13, any fees due under this agreement may be collected from the Chapter 13 trustee, but will not exceed the combined agreed fees under the two agreements. Client agrees to reimburse Attorney for any reasonable costs and fees incurred by Attorney as a result of dishonored checks or dishonored ACH payments. Client agrees to immediately pay Attorney a \$45.00 fee in in addition to the amount of the returned check, in certified funds. Failure to pay attorney fees in a timely manner could cause Attorney in its sole discretion to close the client file and terminate services (see Paragraph 6.) Client agrees that to reopen the case, Attorney must re-evaluate the case and may charge additional fees and may require Client to provide additional information.
- 4. BASIC SERVICES: Attorney shall provide Client with basic services in connection with Client's bankruptey case that include, but are not limited to:
 - Review and analyze Client's financial circumstances based on information provided by Client.
 - b. If possible and to the extent possible, based on the information provided by Client, advise Client of the Client's pre-filing options, including but not limited to bankruptcy options.
 - c. Inform Client what information Client needs to provide Attorney in order to allow Attorney to provide appropriate advice and option information, in the event such information Client provided is insufficient.
 - Advise Client of the appropriate requirements in connection with the filing
 of a Chapter 7 or Chapter 13 bankruptey, including the duties of Client connected
 with such filing.
 - e. Preparation and filling of the petition, schedules and statements
 - f. Assuming that a U.S. Bankruptey proceeding is filed, Attorney services will include all typical Attorney participation required in such proceeding, including but not limited to, appearances at Court hearings, representation at the meeting of creditors, preparation of legal memoranda, communication with opposing counsel and parties, and submitting information pursuant to requests from the trustee, and other routine services not specifically stated.
 - g. Take creditor calls both pre and post-filling.
 h. If Client's proceeding requires additional, b.
 - h. If Client's proceeding requires additional, but not customary work. Attorney will inform Client directly, and enter into a separate written contract for such services to fully apprise Client of the fees, payment requirements, and expected services to be provided.
- 5. NON-BASIC SERVICES: Client agrees that the following matters are not included within the scope of this Bankruptcy Retainer Agreement. Client agrees that, as to the matters listed below, the Attorney will not take any action on Clients behalf, without a written request and/or a separate Retainer Agreement and possibly an additional retainer:
 - Motions to revoke a discharge.
 - b. Removal of a pending action in another court.
 - Obtaining title reports.
 - The determination of real estate or tax liens.
 - e. Appeals to the BAP, District Court of Appeals.
 - Correcting credit reports.
 - Negotiations with Check Systems regarding Client.
 - h. Motions to Dismiss under §707(a) or (b).

initialy:______

Page 2 of 6

- i Any adversary proceeding filed by the Trustee, U.S. Trustee, or any other party on any basis, including, without limitations, proceedings to determine dischargeability of debts, such as those proceedings filed under 11 U.S.C. §523 or §727 (minmum 4 hours of attorney time paid in advance before appearance is filed paid at \$300.00 hourly).
- Actions to enforce the automatic stay pursuant to §362(k) and actions to enforce the discharge injunction pursuant to §524.
- m. Rule 2004 examinations, depositions, interrogatories, other discovery proceedings (other than initial §341 meetings), and contested motions.
- Redemption and replacement loan review and motions, and related work pursuant to §722 (\$600)
- o. Motion to avoid judgment liens (\$300.00 per motion)

Additional fees will also apply for: preparation of amendments to creditor schedules (\$150 - \$30 filing fee); delays caused by Chent including Client's failure to provide information, failure to return paperwork, and failure to sign prepared petition in a timely fashion; missed signing appointments; and continued §341 hearings (\$250) if continued due to Client's failure to appear.

6. **TERMINATING SERVICES (Refund Policy):** If Client decides to discontinue Attorney's services at any time, Client must notify Attorney in writing. Client is only entitled to a refund of uncarned fees in the event Attorney is terminated prior to the filing of the petition. Client agrees that Attorney will not refund the flat fee if Attorney has filed the case on Client's behalf and has attended the Meeting of Creditors even if the case has not completed, unless retention of the entire flat fee would be unreasonable. Client understands that the retainer will not be refunded regardless if Client decides to cancel filing of the bankruptey petition or not. If termination occurs prior to filing, Attorney shall provide an accounting of time and services and issue a refund check within a reasonable time (usually 30 days). Attorney's current hourly rate is \$300.00 per hour for attorney time and \$75.00 per hour for non-attorney time for purposes of determining the refund due. This hourly fee is subject to periodic review and increase to be commensurate with the fees charged by other attorneys of similar experience within the field. Client also agrees that Attorney's services will be considered terminated upon the following events: dismissal of the case or the closing of the case under Chapter 7.

Attorney reserves the right to withdraw from Client representation if, among other things, Client fails to honor the terms of this Agreement, including non-payment of Attorney and court filing fees; Client fails to cooperate or follow advice on a material matter, or if any fact or circumstance arises or is discovered that would render continuing representation unlawful or unethical. Client is aware of an ethical requirement imposed upon all Attorneys in this state. If a Client, in the course of representation by an Attorney, perpetrates a fraud upon any person or tribunal, the Attorney is obligated to call upon the Client to rectify the same. If the Client refuses or is unable to do so, the Attorney is required to reveal the fraud to the affected person or tribunal.

7. CLIENT'S OBLIGATIONS: In addition to paying the Attorneys Fees in a timely manner pursuant to Paragraph 3., Client also agrees to carry out all of Client's obligations pursuant to §521 of the bankruptcy code, to provide any and all requested information to Attorney, (see checklist and instructions in the Client folder), to notify Attorney of any change of contact information, to actively participate and communicate with Attorney during the duration of the case, and to cooperate fully with any Autorney staff member.

Client acknowledges his/her obligation to make FULL and complete DISCLOSURE of all Client's assets, liabilities, and financial information, including, but not limited to, any state court hearing dates or foreclosure notices, regardless of Client's intentions, and to provide all documents and information requested by Attorney, before the bankruptcy petition can be prepared and filed with the court.

Client acknowledges that he she much complete a pre-petition credit counseling course before the bankruptcy petition can be filed. Client understands that he/she must also complete a post-petition counseling course after the bankruptcy petition is filed and within the time frame allowed by statute. Client acknowledges that the bankruptcy cannot be filed without the certificate of completion of the pre-parkruptcy credit counseling.

initials:

Page 3 of 6

Client understands that no discharge of debts will be issued if the post-bankruptcy credit counseling is not completed within the statutory time frame.

Client acknowledges that the Attorney will not research creditor information, including addresses, account numbers, or balances. The Client must provide this information to the Attorney in writing. Failure to do so many result in unscheduled debts subject to non-dischargeability.

- 8. **LIMITED POWER OF ATTORNEY:** Client agrees that the signature on this contract also grants a limited power of attorney to Attorney to: 1) obtain tax information from anyone with whom the Client has consulted regarding tax returns or preparation or the IRS, including but not limited to, copies of Client's tax returns and/or transcripts; 2) obtain due diligence products including, but not limited to, real estate appraisals, title searches, asset searches, personal property valuations, and credit reports; and 3) represent the client in communications with creditors regarding their credit account information and other account details as they relate to the bankruptcy case.
- 9. **RETENTION AND DISPOSITION OF RECORDS:** It is Attorney's general policy to maintain files for five (5) years after the completion of the Client's bankruptey case, and reserves the right to destroy all contents of the file after the five (5) years starting from the date the case is closed. Attorney encourages Client to keep and maintain copies of all bankruptcy related matters. Client may request a copy of portions of the closed file by sending a written request. Attorney reserves the right to charge a reasonable retrieval and duplication fee of at least \$30.
- 10. SIGNATURE AUTHORIZATION & COMMUNICATION: Client's signature on this contract shall be authorization for Attorney to file a bankruptcy petition for Client via the Bankruptcy Court's electronic filing system and all other subsequent filings through the Bankruptcy Court's electronic filing system. Client agrees that the preferred method of receiving documents from Attorney is via first class mail, but Attorney reserves the right to provide notices and contact Client via email if Client provides a valid email address.
- 11. RECEIPT OF MANDATORY NOTICE AND DISCLOSURE: The Bankruptcy Abuse and Prevention and Consumer Protection Act of 2005 requires Attorney to provide mandatory notices/disclosures to Client. Signatures on this contract shall be acknowledgment by Client that Client has received, read, and understood the two (2) separate documents entitled "§527(a) Notice," and "Important Information About Bankruptcy Assistance Services From An Attorney or Bankruptcy Petition Preparer."
- 12. LAW CHANGES & OUTCOME: Client agrees that Attorney is not responsible and assumes no liability for changes in the law that could affect the advice Attorney gives Client. Attorney's advise is based on the current state of law and could be subject to change at anytime. Since the outcome of negotiations and litigation is subject to factors which cannot always be foreseen. Client acknowledges and understands that Attorney has made no promises or guarantees to Client concerning the outcome and is unable do so. Nothing in this Bankruptey Retainer Agreement shall be construed as such a promise or guarantee.
- 13. **RESCISSIONS:** Client may only rescind a signed reaffirmation agreement by giving notice as detailed in the agreement within sixty (60) days of approval by the court or prior to discharge, whichever is later. Client should notify Attorney in writing within a reasonable amount of time in order to effectuate the rescission.
- 14. **CO-COUNSEL:** Client authorizes Attorney to hire co-counsel or independent attorneys as needed, at Attorney's expense, to work on this matter and divide fees with them on the basis of work and responsibility. Client authorizes Attorney, at its discretion, to have attorneys within the firm, or outside counsel, review Client's file to explore other potential causes of action Client may have against creditors.
- 15. NONDISCHARGEABLE DEBTS: Client understands that certain debts cannot be discharged in bankruptcy. Client agrees that Client is still liable to repay any debt not discharged in Client's bankruptcy. Client understands that the debts listed below are common examples of the types of debts that cannot be discharged in bankruptcy, and that non-dischargeable debts are not limited to this list. Client further understands that the list of

initials.

Page 4 of 6

non-dischargeable debts may be expanded by legislation or court decisions and Attorney has no control over the type of debts that may be or become non-dischargeable.

- a. Certain types of taxes, custom duties, or debts to pay taxes or custom duties.
- b. Student loans,
- Debts owed for spousal or child support.
- Debts owed to the spouse, former spouse, or child in a domestic relations proceeding.
- Debts arising from a previous bankruptey wherein discharge of that particular debt was waived.
- f. Debts owed for money, property, services, extension-or-removal, or refinancing of credit, if obtained by false pretenses, or false representations, or actual fraud.
- g. Consumer debts for luxury goods obtained within ninety (90) days of the date of filing of the bankruptcy petition.
- Cash advances obtained within seventy (70) days of the date of the filing of the bankruptcy petition.
- Debts owed for fraud or defalcation while acting in a liduciary capacity, or embezzle ment of larceny.
- Debts owed for fines, penalties, or forfeitures payable to and for the benefit of governmental entity.
- k. Debts owed for death or personal injury arising from the operation of a motor vehicle, boat or aircraft while intoxicated by drugs or alcohol.
- Client understands that filing bankruptey does not automatically discharge or remove liens from any real estate. Client agrees that the Attorney will not take any action to avoid (remove) any lien on real estate unless Client specifically authorizes the Attorney to do so in writing. Client agrees that the Attorney will rely on Clients statements concerning ownership of real property and any liens attached to Clients real property. Client agrees that no real estate title search will be conducted. Client agrees that Attorney will not conduct a public records search for lawsuits filed against Client or judgments granted against Client. Client must separately order and pay for a real estate title search, or public records search for lawsuits or judgments, if Clients wishes to obtain one. Client agrees to hold the Attorney harmless if client later discovers liens, lawsuits or judgments against Client or against Clients real estate.
- 17. ENTIRE AGREEMENT: Client acknowledges that Client has read and understands all the terms and conditions contained in this Bankruptcy Retainer Agreement and that the entire contract between the parties is made part of this instrument, except as otherwise indicated. Client is in agreement with the terms of this agreement and has signed on the signature lines below. Client further acknowledges that Client has received a copy of this Bankruptcy Retainer Agreement.

ESTIMATED ASSET VALUE	ESTIMATED SECURED DEBTS:	NONDISCHARGEABLE DEBTS:
(EQUITY)	Mtg. Arrears	Taxes
Real Prop.	Mtg. Bal.	Student Loans
	2d Mtg. Arrears	Gov't Fines
Personal Prop	2d Mtg. Bal.	Child Support
	Veh, #1 Bal.	NSF
ESTIMATED UNSECURED	Veh, #2 Bal.	Other
DEBT:		

initials.

Page 5 of 6

Client Printed Name

Client Spouse Signature

Client Spouse Printed Name

Attorne at Law

Spalding Law Center LLC

Please initial:

I (we) agree to stay in touch with my (our) attorney with any changes in contact information or major life changes throughout the duration of my (our) case. Examples include, but are not limited to, a change in: address, phone number, email address, job, income, marital status, divorce, or other change in household membership.

I (we) understand that my (our) attorney intends to deliver services as agreed and to maintain a healthy, respectful, and professional relationship with me. I agree to reciprocate and communicate respectfully *directly* with my (our) attorney if any unforeseen issues or criticisms arise. I will allow my attorney to resolve any issues that I may have directly.

Page 6 of 6

initials _____

United States Bankruptcy Court Northern District of Illinois

In re	Rolando Medina		Case No.	
		Debtor(s)	Chapter	7
	VERIFICATION OF CREDITOR MATRIX			
		Number of Creditors: 58		
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of creditor	rs is true and	correct to the best of my
Date:	December 19, 2016	/s/ Rolando Medina Rolando Medina Signature of Debtor		

Absolute Collections Corp PO Box 880306 San Diego, CA 92168

Absolute Collections Corp PO Box 505 Linden, MI 48451

American Credit Acceptance 961 E Main St Spartanburg, SC 29302

American Credit Acceptance LLC PO Box 204531 Dallas, TX 75320

American Credit Acceptance, LLC PO Box 1899 Spartanburg, SC 29302

American Credit Acceptance, LLC 961 E. Main Street 2nd floor Spartanburg, SC 29302

American Web Loan 2128 N. 14th Street Suite 1 #130 Ponca City, OK 74601

Arnold Scott Harris P.C. PO Box 5625 Chicago, IL 60680

Arnold Scott Harris, P.C. 111 West Jackson Blvd, Suite 600 Chicago, IL 60604

At&T Mobility Processing Center P.O Box 55126 Boston, MA 02205 C.U Recovery, Inc. 26263 Forest Blvd. Wyoming, MN 55092

Calumet City Fire Department PO Box 457 Wheeling, IL 60090

Cbe Group 1309 Technology Pkwy Cedar Falls, IA 50613

CBE Group
P.O Box 2635
Waterloo, IA 50704

Central Credit Services LLC PO Box 1850 Saint Charles, MO 63302

Central Credit Services LLC Dept 673 PO Box 4115 Concord, CA 94524

Chex Systems, Inc. 7805 Hudson Road, Suite 100 Woodbury, MN 55125

Community Healthcare System PO Box 3604 Munster, IN 46321

Credit Management, LP Attn: Bankruptcy Po Box 118288 Carrolton, TX 75011

Du Trac Community Credit 3465 Asbury Road Dubuque, IA 52002

EZ Auto Sales 313 S. Larkin Joliet, IL 60436 First Premier 601 S Minneapolis Ave Sioux Falls, SD 57104

Franciscan Alliance 28044 Network Place Chicago, IL 60673

Grabowski Law Center LLC 1400 E. Lake Cook Road Buffalo Grove, IL 60089

H&R Accounts 7017 John Deere Pkwy Moline, IL 61265

Illinois tollway 2700 Ogden Ave. Downers Grove, IL 60515

Internal Revenue Service Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346

Madd Recovery Inc dba Bulldong Rece 21760 E. Lincoln Hywy Chicago Heights, IL 60411

Medical-Genesis Health Group 1227 E. Rusholme Street Davenport, IA 52803

Millennium Credit Consultants PO Box 18160 Saint Paul, MN 55118

Mira Med Revenue Group 991 Oak Creek Drive Lombard, IL 60148

MiraMed Revenue Group Dept 77304 P.O. Box 77000 Detroit, MI 48277-0304 Munster Radiology Group PC PO Box 3248 Indianapolis, IN 46206

National Quik Cash Attn:Bankruptcy Dept 4820 W. Irving Park Road Chicago, IL 60641

Navy Federal Credit Union PO Box 3700 Merrifield, VA 22119

Northland Group PO Box 129 Thorofare, NJ 08086

NW Indiana Path Consultants 7750 Solution Center Chicago, IL 60677

Overland Bond Investment 4701 W Fullerton Ave Chicago, IL 60639

Premier Bankcard/Charter P.O Box 2208 Vacaville, CA 95696

Prompt Ambulance Service 2831 Jewett Avenue Highland, IN 46322

QC Financial Serv dba National Quic 1451 Sibley Blvd. Calumet City, IL 60409

QC Holdings, Inc. PO Box 26187 Overland Park, KS 66225

Razor Capital 8000 Norman Center Drive Suite 860 Minneapolis, MN 55437 Rushmore Service Center P.O Box 5508 Sioux Falls, SD 57117

SCAN- Deposit Payment Protect. Serv Attn: Consumer Referral Services 7805 Hudson Road, Suite 100 Woodbury, MN 55125

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Southwest Credit PO Box 142589 Austin, TX 78714

St. Margaret Mercy Healthcare Cente 5454 Hohman Avenue Hammond, IN 46320

TCF National Bank 800 Burr Ridge Parkway Burr Ridge, IL 60527

TCF National Bank Deposit Collections 801 Marquette Avenue Minneapolis, MN 55402

Telecheck 5565 Glenridge Connector NE St 2000 Atlanta, GA 30342

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